

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: **ANDREW E. GAY**
Debtor

CHAPTER 11
CASE NO. 20-00806-NPO

**FIRST APPLICATION FOR ALLOWANCE OF COMPENSATION
AND REIMBURSEMENT OF NECESSARY EXPENSES
FOR THE LAW OFFICES OF CRAIG M. GENO, PLLC**

COMES NOW the Law Offices of Craig M. Geno, PLLC (“Applicant”), and files this its *First Application for Allowance of Compensation and Reimbursement of Necessary Expenses for the Law Offices of Craig M. Geno, PLLC* (the “Application”), counsel for the Debtor, and in support thereof, would show as follows:

1. On March 4, 2020, the Debtor herein filed with this Court his Voluntary Petition for bankruptcy under Chapter 11 of the Bankruptcy Code (the “Petition”).
2. On April 2, 2020, an Order approving the employment of the Law Offices of Craig M. Geno, PLLC, as attorneys for the Debtor was entered by the Court [DK #40].
3. The substantial services rendered to the Debtor and the expenses incurred by Applicant benefitted the estate. An Affidavit reflecting said legal services rendered and expenses incurred is attached hereto as Exhibit “A”. The Affidavit also certifies and represents to the Court that the services rendered to the Debtor were reasonable and necessary and that said services have actually been rendered. A detailed itemization of such services and expenses is attached as Exhibit “B” and incorporated by reference.
4. The fees and expenses charged and incurred represent reasonable and necessary fees and expenses that were required to be extended by Applicant to the Debtor in all matters which are anticipated to arise in the functioning of litigation matters, case administration and to protect and preserve all rights of the Debtor and the interests of creditors in furtherance of the counsel’s

obligations herein; and they represent normal and customary fees and expenses incurred and charged for representation of debtors in similar cases. The time, skill and experience utilized by counsel for the Debtor justify the approval of the Application.

5. This is the Applicant's first request for allowance of compensation for professional services rendered in this proceeding. This request covers the period from February 12, 2020, to and including July 2, 2020, and is for the sum of \$24,733.48 (\$22,760.25 in fees and \$1,973.23 in expenses), less a \$10,000 retainer.

WHEREFORE, PREMISES CONSIDERED, Applicant requests that this Court enter an Order awarding reasonable attorneys' fees for the professional services rendered herein and authorizing and directing the Debtors to pay said attorneys' fees and expenses. Applicant prays for such further relief, both general and special, as allowable under the circumstances.

This, the 24 day of July, 2020.

Respectfully submitted,

ANDREW E. GAY

By His Attorneys,

LAW OFFICES OF CRAIG M. GENO, PLLC

By: 

Craig M. Geno

OF COUNSEL:

Craig M. Geno; MSB No. 4793
LAW OFFICES OF CRAIG M. GENO, PLLC
587 Highland Colony Parkway
Ridgeland, MS 39157
601-427-0048 - Telephone
601-427-0050 - Facsimile
cmgeno@cmgenolaw.com

N:\Firm Data\Users\Bankrupt\Gay, Andrew E\fee Apps\Application.wpd

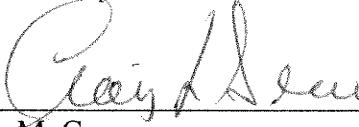
CERTIFICATE OF SERVICE

I, Craig M. Geno, do hereby certify that I have caused to be served this date, via Notice of Electronic Filing, a true and correct copy of the above and foregoing instrument to the following:

Sammye S. Tharp, Esq.
Office of the United States Trustee
sammye.s.tharp@usdoj.gov

Christopher J. Steiskal, Esq.
christopher.j.steiskal@usdoj.gov

THIS the 7th day of July, 2020.



Craig M. Geno

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: **ANDREW E. GAY**
Debtor

CHAPTER 11
CASE NO. 20-00806-NPO

EXHIBIT “A”

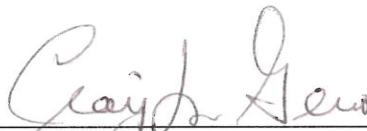
IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: **ANDREW E. GAY**
Debtor

CHAPTER 11
CASE NO. 20-00806-NPO

AFFIDAVIT

PERSONALLY APPEARED BEFORE ME, the undersigned authority, in and for the jurisdiction aforesaid, Craig M. Geno, one of the attorneys for the Debtor, who after having been first by me duly sworn, stated on oath that this Affidavit is submitted in support of the First Application for Allowance of Compensation and Reimbursement of Necessary Expenses for the Law Offices of Craig M. Geno, PLLC (the "Application"), Debtor's counsel, that the statements which are attached to the Application as Exhibit "B" represent a detailed statement of reasonable fees and expenses. Affiant hereby makes application for payment of reasonable attorney's fees and necessary expenses.



Craig M. Geno

STATE OF MISSISSIPPI
COUNTY OF HINDS

SWORN TO AND SUBSCRIBED BEFORE ME, this 7th day of July, 2020.



NOTARY PUBLIC
MY COMMISSION EXPIRES June 21, 2021



**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: **ANDREW E. GAY**
Debtor

CHAPTER 11
CASE NO. 20-00806-NPO

EXHIBIT “B”

Law Offices of Craig M. Geno, PLLC
 587 Highland Colony Parkway
 Ridgeland, MS-Mississippi 39157 USA

Ph:601-427-0048

Fax:601-427-0050

Andrew Gay
 P.O. Box 734
 Forest, MS-Mississippi
 39074 USA

July 6, 2020

Attention:

File #: 320007
 Inv #: 347361

RE: Chapter 11

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
Feb-12-20	Conference with client regarding Chapter 11 issues and background	2.00	850.00	CMG
	Assist CMG setting up file, drafting New Client Data Sheet, IDI, Petition	0.50	92.50	KLC
Feb-20-20	Telephone conference with Mr. Gay regarding Asset Sales post petition	0.20	85.00	CMG
	Meeting with Eddie Gay re Schedules, SOFA, IDI	1.20	222.00	KLC
Feb-26-20	Assist CMG drafting Matrix, Schedules, SOFA, Statement of Current Monthly Income	1.50	277.50	KLC
Feb-27-20	Assist CMG drafting and revising Matrix, Schedules, SOFA	3.40	629.00	KLC
Mar-02-20	Review default notice and request to file Chapter 11	0.20	85.00	CMG
Mar-03-20	Conference with Katie Carter regarding income calculation, account designations	0.25	106.25	CMG
	Assist CMG drafting and revising Schedules, SOFA, Matrix, Statement of Current Monthly Income, List of 20 Largest Unsecured Creditors	1.50	277.50	KLC

Invoice #: 347361

Page 2

July 6, 2020

Mar-04-20	Review and revision of schedules, SOFA and petition; conference with KAtie Carter regarding same	1.20	510.00	CMG
	Dictation of Rule 2016 (b) statement	0.10	42.50	CMG
	Dictation of Application to Employ; Notice regarding Application to Employ; Certificate of Service regarding Application to Employ; Order regarding Application to Employ; review and revision of Application to Employ and related papers	1.00	425.00	CMG
	Dictation of Sale Motion; review sale contract	1.35	573.75	CMG
	Assist CMG revising Schedules, SOFA	0.30	55.50	KLC
	Assist CMG drafting IDI documents	0.50	92.50	KLC
Mar-05-20	Review memos to/from Phil Reiland regarding IDI date and issues	0.20	85.00	CMG
	Telephone conference with Mr. Guy regarding IDI issues, values on IDI, land sale disclosures, DIP account steps, insurance income	0.25	106.25	CMG
	Conference with Katie Carter regarding IDI completion and insurance coverage proof	0.20	85.00	CMG
	Receipt and review of Order re Taxes; calendar deadline to open tax account and notify UST	0.10	18.50	KLC
	Receipt and review of Notice of Deficiency; calendar deadline to file Attorney Disclosure Statement	0.10	18.50	KLC
	Assist CMG drafting and revising Motion to Sell Scott County Land, Notice, Certificate of Service and Order re same	0.90	166.50	KLC
	Assist CMG drafting Attorney Disclosure Statement, Application to Employ, Notice, Certificate of Service and Order re same	0.20	37.00	KLC
Mar-06-20	Finalize land sale papers; review and revision of all	0.65	276.25	CMG
	Review memos to/from P. Reiland, client, Katie Carter regarding IDI matters	0.20	85.00	CMG

Invoice #: 347361

Page 3

July 6, 2020

	Review memos to/from Katie Carter, Eddie Gay regarding IDI materials	0.10	42.50	CMG
	Receipt and review of letter from UST scheduling IDI; calendar IDI date and deadline to submit IDI documents	0.10	18.50	KLC
	Organize and supervise mailout of Application to Employ CMG and Motion to Sell Scott County Land	0.50	92.50	KLC
	Assist CMG drafting letter to Eddie Gay re IDI, MOC	0.10	18.50	KLC
	Receipt and review of Notice of Meeting of Creditors; calendar various deadlines	0.15	27.75	KLC
Mar-09-20	Review memos to/from Mr. Gay regarding sue of "old" checking account	0.20	85.00	CMG
	Review memos to/from Mr. Gay; IRS regarding Notice of case filing to IRS	0.25	106.25	CMG
Mar-13-20	Review IRS Proof of Claim	0.25	106.25	CMG
Mar-16-20	Review Hearing Notice regarding Sale Motion	0.25	106.25	CMG
Mar-17-20	Review memo from client regarding Automatic Stay violations by Onward	0.20	85.00	CMG
	Dictation of letter to Onward regarding Automatic Stay violations	0.20	85.00	CMG
	Review IDI materials	1.00	425.00	CMG
	Review memos to/from client, Charles Corona/Forward Line regarding Disclosure Statement	0.25	106.25	CMG
	Assist CMG drafting letter to ForwardLine re Collection Activity	0.20	37.00	KLC
	Assist CMG in drafting letter to Eddie Gay re UST's Objection to Debtor's Motion for Authority to Sell Real Property; draft email to Eddie Gay re same	0.15	27.75	SLP
Mar-18-20	Review memos to/from Chris Steiskal, client, Katie Carter regarding 341 logistics	0.20	85.00	CMG

Invoice #: 347361

Page 4

July 6, 2020

	Review U.S. Trustee objection to sale	0.55	233.75	CMG
	Dictation of letter to client regarding U.S. Trustee objection to sale and proof needed	0.25	106.25	CMG
	Review memos to/from Client regarding proof needed for sale hearing	0.20	85.00	CMG
	Receipt and review of hearing notice re Motion to Sell Scott County Land; calendar hearing date to trigger preparation of hearing folder	0.10	18.50	KLC
Mar-19-20	Review memos to/from Mr. Gay regarding time/date of sale hearing, IDI documents	0.15	63.75	CMG
Mar-20-20	Review memo from U.S. Trustee regarding IDI deficiencies	0.20	85.00	CMG
	Review memo from Ron McAlpin regarding 341 logistics	0.20	85.00	CMG
	Update/preparation of document management control (subfiles and pleadings)	0.75	138.75	SLP
Mar-21-20	Review memo from Mr. Gay regarding insurance info	0.10	42.50	CMG
Mar-23-20	Dictation of letter to U.S. Trustee regarding voided check	0.20	85.00	CMG
Mar-24-20	Review memos to/from Mr. Gay regarding hearing on land sale	0.25	106.25	CMG
	Review memos to/from client regarding evidence/testimony regarding land sale	0.25	106.25	CMG
Mar-25-20	Review Community Bank Notice	0.10	42.50	CMG
Mar-26-20	Review Community Bank objection	0.20	85.00	CMG
Mar-27-20	Review memos to/from Jeff Rawlings regarding value of land, credit bid offer	0.25	106.25	CMG
	Review Proof of Claim from Forward Line	0.30	127.50	CMG
Mar-30-20	Telephone conference with Ron McAlpin regarding 341	0.20	85.00	CMG

Invoice #: 347361

Page 5

July 6, 2020

	Receipt and review of hearing notice re Motion to Sell Scott County Land; calendar hearing date to trigger preparation of hearing folder	0.10	18.50	KLC
Apr-01-20	Review memos to/from Mr. Gay regarding logistics of 341 meeting	0.30	127.50	CMG
	Review memos to/from Mr. Gay regarding logistics of creditor's meeting	0.15	63.75	CMG
	Review FC Marketplace Notice	0.20	85.00	CMG
Apr-02-20	Attended 341 meeting	1.50	637.50	CMG
	Review U.S. Trustee memo regarding 341	0.20	85.00	CMG
	Review Bank of America Proof of Claim	0.25	106.25	CMG
	Review Hearing Notice regarding Community Bank Motion	0.20	85.00	CMG
	Dictation of letter to client regarding Motion of Community Bank; settlement parameters	0.20	85.00	CMG
	Review Community Bank Certificate of Service	0.10	42.50	CMG
	Receipt and review of Order Resetting Hearing on Motion to Sell Scott County Land; calendar rescheduled hearing date to trigger preparation of hearing folder	0.10	18.50	KLC
	Receipt and review of hearing notice re Community Bank's Motion to Abandon Collateral; calendar hearing date and objection deadline to trigger preparation of hearing folder	0.15	27.75	KLC
	Receipt and review of Minutes from MOC; calendar deadline to cure deficiencies	0.10	18.50	KLC
Apr-03-20	Review Proof of Claim from Bank of America	0.35	148.75	CMG
	Review Notice of reset hearing	0.20	85.00	CMG
	Review U.S. Trustee 341 proceeding memo	0.20	85.00	CMG

Invoice #: 347361

Page 6

July 6, 2020

Apr-04-20	Review letter from client regarding land sale and evidence to support it	0.20	85.00	CMG
Apr-05-20	Brief review Community Bank Motion to Lift	0.25	106.25	CMG
	Dictation of letter to client regarding Community Bank Motion to Lift	0.20	85.00	CMG
	Assist CMG drafting letter to Eddie Gay sending Community Bank Motion to Abandon & NOH re same	0.20	37.00	KLC
Apr-06-20	Review Amex Proofs of Claim	0.35	148.75	CMG
	Telephone conference with Mr. Gay regarding land sale, hearing logistics, Plan provisions for Community Bank	0.20	85.00	CMG
	Review letter from Chris Steiskal; review Scheduling Order; dictation of letter to Chris Steiskal regarding Scheduling Order	0.50	212.50	CMG
Apr-07-20	Review value of car memo	0.10	42.50	CMG
Apr-08-20	Assist CMG drafting Answer, Objection to Community Bank's Motion to Abandon Collateral	0.40	74.00	KLC
Apr-09-20	Review Community Bank Motion and exhibits	0.85	361.25	CMG
	Dictation of Answer to Community Bank Motion	0.55	233.75	CMG
	Review Chase Proof of Claim	0.20	85.00	CMG
	Review Helena Proof of Claim	0.30	127.50	CMG
Apr-10-20	Review memos to/from client regarding case status	0.20	85.00	CMG
	Assist CMG correcting Meeting of Creditors deficiencies; drafting Amended Petition, Affidavit as to Non-Compliance with Small Business Documents, Amended SOFA, Form B-26 Periodic Report and Amended Schedule C	0.90	166.50	KLC
Apr-11-20	Review amended petition, affidavit regarding	0.30	127.50	CMG

Invoice #: 347361

Page 7

July 6, 2020

small business issues, amended schedules and revised exemptions

Apr-13-20	Review memo from Jeff Rawlings regarding Sale Motion	0.10	42.50	CMG
	Review memo from client; review corporate dissolution papers	0.25	106.25	CMG
	Review memo from Mr. Gay regarding effective date of dissolution	0.20	85.00	CMG
	Review FC Marketplace Proof of Claim	0.45	191.25	CMG
	Review Capitol One Proof of Claim	0.20	85.00	CMG
	Review memo from Mr. Gay regarding approving amendments	0.05	21.25	CMG
Apr-14-20	Review Amex Proofs of Claim (3)	0.30	127.50	CMG
	Review FC Funding Proof of Claim	0.25	106.25	CMG
Apr-16-20	Review and revision of petition, Matrix and Notice to Creditors	0.25	106.25	CMG
	Review memos to/from Candace Ramage regarding status of Sale Motion	0.20	85.00	CMG
	Review file and court docket re: 4/20/20 hearing on Motion to Sell Scott County Land; prepare hearing folder for same	0.40	74.00	KLC
	Review file and court docket re: 4/20/20 hearing on Community Bank's Motion to Abandon Collateral; prepare hearing folder for same	0.15	27.75	KLC
	Organize and supervise mailout of Notice of Amendment to Schedule C	0.35	64.75	KLC
Apr-17-20	Review memos to/from Jeff Rawlings regarding settling C.B. Motion and objection	0.20	85.00	CMG
	Review taxes and returns; conference with Katie Carter regarding taxes and returns to U.S. Trustee	0.55	233.75	CMG
Apr-19-20	Review memos to/from Jeff Rawlings regarding withdrawal of objection to sale	0.15	63.75	CMG

Invoice #: 347361

Page 8

July 6, 2020

	Update/preparation of document management control (subfiles and pleadings)	0.60	111.00	SLP
Apr-20-20	Review memos to/from Mr. Gay regarding sale hearing	0.10	42.50	CMG
	Review file and appraisals, hearing prep	0.45	191.25	CMG
	Hearing on Sale Motion	0.30	127.50	CMG
	Review tax returns	0.65	276.25	CMG
	Review memo regarding tax returns to U.S. Trustee	0.01	4.25	CMG
	Review memo from Chris Steiskal regarding sale information request	0.15	63.75	CMG
	Review file and reset notice	0.20	85.00	CMG
	Review memos to/from A. Glaab regarding prepetition debt collection	0.20	85.00	CMG
	Assist CMG drafting letter to Chris Steiskal re Appraisals	0.10	18.50	KLC
Apr-21-20	Telephone conference with Mr. Gay regarding sale of property and interview	0.25	106.25	CMG
	Review memos to/from Mr. Gay, A. Glabb regarding Kabbage loan collection activity	0.20	85.00	CMG
Apr-23-20	Review tax maps; comparable Sale Order	0.25	106.25	CMG
	Conference call with client, Mr. Steiskal regarding U.S. Trustee land sale issues	0.35	148.75	CMG
	Dictation of Sale Order	1.00	425.00	CMG
	Assist CMG drafting Agreed Order on Motion to Sell Scott County Land	0.30	55.50	KLC
	Assist CMG drafting letter to Chris Steiskal re Draft Agreed Order on Motion to Sell Scott County Land	0.10	18.50	KLC

Invoice #: 347361

Page 9

July 6, 2020

Apr-24-20	Review memos to/from Jeff Rawlings, Chris Steiskal regarding Sale Order Receipt and review of Order Resetting Hearing re Motion to Sell Scott County Land; calendar rescheduled hearing date to trigger preparation of hearing folder	0.15 0.10	63.75 18.50	CMG KLC
May-05-20	Review Community Bank order and memo from Jeff Rawlings	0.75	318.75	CMG
May-07-20	Telephone conference with Mr. Gay regarding post petition funds Review draft C.B. Order	0.10 0.40	42.50 170.00	CMG CMG
May-08-20	Review Bank of America Proof of Claim Review Wells Fargo Proof of Claim	0.20 0.30	85.00 127.50	CMG CMG
May-11-20	Review MDOR Proof of Claim Dictation of letter to client regarding MDOR Proof of Claim	0.20 0.01	85.00 4.25	CMG CMG
May-12-20	Review memos to/from Mr. Gay regarding state income taxes	0.10	42.50	CMG
May-15-20	Telephone conference with Mr. Gay regarding house note terms	0.20	85.00	CMG
May-16-20	Dictation of memo to Jeff Rawlings regarding debt restructure	0.20	85.00	CMG
May-18-20	Review memos to/from Jeff Rawlings, Mr. Gay regarding bank debt restructuring	0.35	148.75	CMG
May-20-20	Review memos to/from Mr. Gay regarding land sale; conference with bank regarding restructuring	0.20	85.00	CMG
May-23-20	Review CB update on land sale/loan closing	0.20	85.00	CMG
Jun-02-20	Review Settlement Statement; review memo from client regarding same; dictation of Report of Sale; review and revision of same Assist CMG drafting Report of Sale of Scott County Land	0.35 0.40	148.75 74.00	CMG KLC

Invoice #: 347361

Page 10

July 6, 2020

Jun-03-20	Review letter from Jeff Rawlings regarding reset of motion	0.10	42.50	CMG
	Review hearing notice	0.20	85.00	CMG
	Review memos to/from client regarding Community Bank interest payment	0.15	63.75	CMG
Jun-04-20	Receipt and review of Notice of Telephonic Status Conference re Community Bank's Motion to Abandon; calendar hearing date to trigger preparation of hearing folder	0.10	18.50	KLC
	Assist CMG in drafting letter to Eddie Gay Re Community Bank; draft e-mail to Eddie Gay re same	0.15	27.75	SLP
Jun-07-20	Review Notice of Status Conference	0.20	85.00	CMG
	Review USBank Proof of Claim	0.20	85.00	CMG
Jun-08-20	Review memos to/from Jeff Rawlings regarding status of Agreement, issues for Status Conference	0.20	85.00	CMG
	Review memos to/from Mr. Gay, Jeff Rawlings regarding notice provisions of order; review and revision of Agreed Order	0.40	170.00	CMG
Jun-09-20	Review file; telephonic hearing regarding Community Bank Motion	0.25	106.25	CMG
	Review memos to/from client regarding car payment	0.10	42.50	CMG
	Review draft Community Bank Order and memos to/from client/Jeff Rawlings	0.70	297.50	CMG
	Telephonic Hearing on Community Bank, MTLS	0.10	42.50	CMG
	Continued review and revision of Community Bank Order and memos to/from Jeff Rawlings regarding same	0.40	170.00	CMG
Jun-11-20	Receipt and review of Agreed Order on Community Bank's Motion to Abandon Collateral; calendar deadline to start payments	0.10	18.50	KLC
Jun-14-20	Review memos to/from Mr. Gay regarding	0.30	127.50	CMG

Invoice #: 347361

Page 11

July 6, 2020

Plan status, creditor payments, IRS payments, start date, estimated IRS tax payments, interest and Community Bank

Jun-15-20	Review Forward Fin. Proof of Claim	0.30	127.50	CMG
Jun-22-20	Review Order; dictation of letter to client regarding Community Bank order compliance	0.10	42.50	CMG
	Review Synchrony Bank Proof of Claim	0.25	106.25	CMG
	Assist CMG drafting letter to Eddie Gay re Agreed Order on Community Bank's Motion to Abandon	0.10	18.50	KLC
Jun-29-20	Review memo from Mr. Gay; review C. B. regarding worked note and cesurity instruments	0.55	233.75	CMG
Jun-30-20	Review file; review schedules and prior orders	1.00	425.00	CMG
	Dictation of first draft of Disclosure Statement	1.85	786.25	CMG
	Dictation of first draft of Plan	1.45	616.25	CMG
Jul-01-20	Review Monthly Operating Reports for all months	1.20	510.00	CMG
	Review file; review and revision of itemizations	0.75	318.75	CMG
	Dictation of Application for Compensation	0.75	318.75	CMG
	Assist CMG drafting Disclosure Statement and Plan	0.50	92.50	KLC
Jul-02-20	Finalize Disclosure Statement and Plan	0.75	318.75	CMG
	Assist CMG revising Disclosure Statement and Plan	1.15	212.75	KLC
	Totals	64.17	\$22,760.25	

DISBURSEMENTS

Feb-20-20	Long distance	3.13
Mar-06-20	Photocopies 217 pages @ .25/page	54.25

Invoice #: 347361

Page 12

July 6, 2020

	Postage Mailout 9 @ 1.40	12.60
Mar-20-20	COURTS/USBC-MS-S	1,717.00
	COURTS/USBC-MS-S	181.00
Mar-23-20	Postage to U.S. Trustee	0.50
Apr-16-20	Photocopies 15 pages @ .25/page	3.75
	Postage Mailout 2 @ .50	1.00
	Totals	\$1,973.23
	Total Fee & Disbursements	\$24,733.48
	Balance Now Due	\$24,733.48

SUMMARY BY TIMEKEEPER

TIMEKEEPER	RATE	HOURS	AMOUNT
Craig M. Geno	\$425.00	45.37	\$19,282.25
Kathryn L. Carter	\$185.00	17.15	\$3,172.75
Sherry Lynn Purvis	\$185.00	1.65	\$305.25

TAX ID Number 45-4013160